

InfoforBuilding.com Owner-Builder Spreadsheet

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*Please see notes for directions

KEY to boxes



Required input

Indicates owner-builder project



Indicates contractor built project

Indicates savings or deficit

Table 1. Cost Breakdown of a Single family home. These percentages are typical for a contractor. Some of these expenses will not pertain to your project. It is interesting to note that the building is less than xx% of the project, and that land cost is less than xx%.

Chart 1
New Home Cost Breakdown

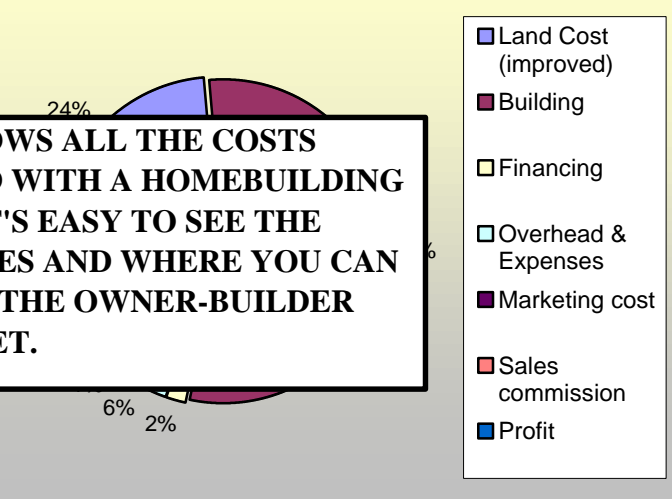


TABLE 1 SHOWS ALL THE COSTS ASSOCIATED WITH A HOMEBUILDING PROJECT. IT'S EASY TO SEE THE PERCENTAGES AND WHERE YOU CAN SAVE USING THE OWNER-BUILDER SPREADSHEET.

Table 1. Cost Breakdown SFH	
line #	Parts of A new home project
1	Land Cost (improved)
2	Building
3	Financing
4	Overhead & Expenses
5	Marketing cost
6	Sales commission
7	Profit
8	Total

Table 2. Trades and Materials Matrix. Column A is that particular trades percentage of the total home cost. Column B is the percentage of materials in that trade. Column C is the percentage of labor in the trade. Column D is the difficulty of doing that trade for the typical owner-builder. Column E is a rating of how feasible it is for most owner-builders to do that trade. Column F rates the trade by how much an Owner-builder can earn per hour doing that particular trade. See notes.

Table 2. Trades & Materials Matr		A	B	C	D	E	F
TRADES AND MATERIALS		%	% Material	% Labor	Skill Level	Feasible	Earnings/Hr.
9	Building permit fees	1.1%	100%	0%	NA	NA	NA
10	impact fees	1.0%	100%	0%	NA	NA	NA
11	Water & Sewer inspection	1.0%	100%	0%	NA	NA	NA
12	Excavation to rough shaping	1.2%	0%	100%	8	1	10
13	Footings, Foundation					3	8
14	Framing					4	3
15	Windows					5	3
16	Exterior Doors					5	4
17	Interior Doors and Hardware					7	5
18	Stairs					1	7
19	Siding					5	5
20	Gutters & downspouts	0.6%	50%	50%	5	5	5
21	Plumbing	5.9%	40%	60%	6	4	7
22	Electrical wiring	3.9%	30%	70%	6	6	8
23	Lighting fixtures	1.0%	100%	0%	NA	NA	NA

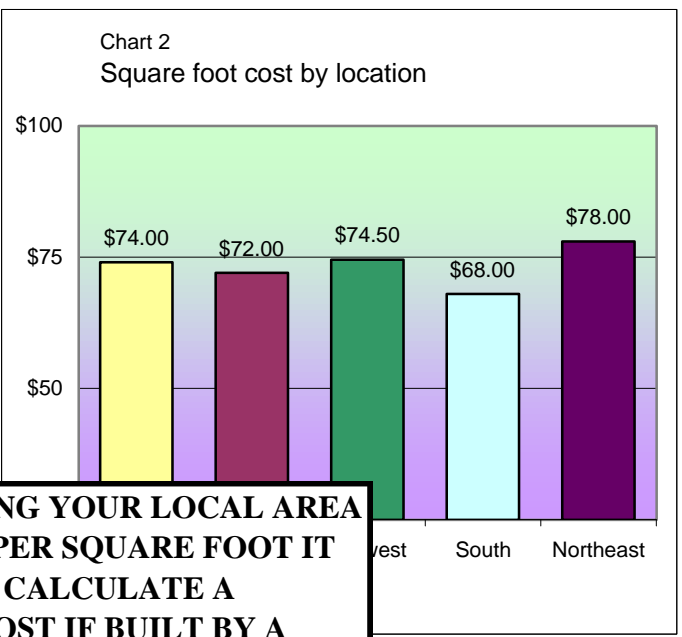
THE TRADES AND MATERIAL MATRIX SHOWS THE PERCENTAGE OF MATERIAL AND LABOR IN EACH TRADE. IT ALSO RATES THE TRADES FOR THE AVERAGE OWNER-BUILDER.

24	HVAC	4.1%	45%	65%	6	4	7
25	Insulation	1.4%	85%	15%	2	7	2
26	Drywall	5.5%	25%	75%	6	5	3
27	Painting	3.8%	20%	80%	4	10	5
28	Cabinets & countertops	5.0%	38%	62%	9	1	7
29	Appliances	1.3%	95%	5%	4	8	4
30	Flooring (tile, carpet etc.)	4.8%	50%	50%	5	5	7
31	Trim materials	3.1%	60%	40%	6	7	6
32	Landscaping & sodding	1.8%	40%	60%	3	10	6
33	Wood Deck or Patio	0.7%	50%	50%	4	8	6
34	Asphalt driveway	1.5%	40%	60%	6	2	5
35	Miscellaneous	7.9%	50%	50%	5	5	5
36	Total	100.0%					

Enter total finished square footage excluding the garage. If you have an unfinished basement that will be added later on.

37	Square footage (ex. Garage)	1750
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38	Grand Canyon, AZ	\$74.00
39	West	\$72.00
40	Midwest	\$74.50
41	South	\$68.00
42	Northeast	\$78.00



BY ENTERING YOUR LOCAL AREA AND COST PER SQUARE FOOT IT IS EASY TO CALCULATE A TYPICAL COST IF BUILT BY A LOCAL CONTRACTOR

After entering information above use the pull-down menu to select the region for your project. The square foot prices represent "average" quality construction.

43	Breakdown for a home in:	Grand Canyon, AZ	▼
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44	Cost per Square foot	\$74.00
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Table 3. Cost Breakdown of a single family home in \$. As you select a different area from the pulldown menu

(line 43) or change the square footage (line 37) The spreadsheet calculates lines 45-52. Examine the percentage breakdown and you can see there are several areas where you can save by contracting your house. Keep in mind that these are costs that contractors pay to build a house. You will probably won't have all the expenses that the typical contractor/developer will have. You will probably have very little overhead and general expenses, marketing cost, sales commission or profit. Some Owner builders like to take profit out of the project during the construction phase to cover their wages, in reality they are "paying themselves".

Table 3. Cost breakdown S.I.			
Individual items			
45	Cost of land		
46	Building		
47	Financing		
48	Overhead and general ex		
49	Marketing Cost		
50	Sales Commission	\$5,763	3.4%
51	Profit	\$15,594	9.2%
52	Total Cost	\$169,503	100.0%

THE SPREADSHEET USES THE COST PER SQUARE FOOT AND THE SIZE OF THE PROJECT TO CALCULATE THE COST. THIS CREATES A BASE NUMBER FROM WHICH COSTS AND SAVING ARE CALCULATED.

Table 4. Trades and Materials Sweat equity. Column A shows the total cost for each trade. Column shows the material cost. Column C shows the Labor cost of the trade. In column D enter the value of any material that you have on hand that is already paid for. In column E enter the amount of labor that you will provide for the trade (The labor is called "sweat equity"). The spreadsheet will automatically subtract your entries from each trade and provide a total below. If you are providing materials or labor you see the savings (line 82 vs 85) in the building structure.

Table 4. Trades & Materials S.E.						
	A	D	C	D	E	F
Trades list	Materials \$	Labor \$	Total	Own Mat.	Own Lab.	Your project
53	Building permit fees	\$1,022	\$0	\$1,022		\$1,022
54	Impact fees	929	0	929		929
55	Water & Sewer inspection	929	0	929		929
56	Excavation to rough shaping	0	1,115	1,115		1,115
57	Footings, Foundation					,824
58	Framing					,763
59	Windows					,530
60	Exterior Doors					,022
61	Interior Doors and Hardware					,765
62	Stairs					,415
63	Siding					,994
64	Gutters & downspouts					,557
65	Plumbing	2,172	3,288	5,460		5,480
66	Electrical wiring	1,087	2,536	3,623		1,087
67	Lighting fixtures	929	0	929		929
68	HVAC	1,714	2,475	3,808		3,808
69	Insulation	1,105	195	1,300		1,300
70	Drywall	1,277	3,832	5,109		5,109
71	Painting	706	2,824	3,530		706
72	Cabinets & countertops	1,765	2,880	4,644		4,644

TABLE 4 SHOWS ESTIMATES THE COST OF ALL TRADES. YOU ARE ABLE TO ENTER THE AMOUNT OF MATERIALS OR LABOR THAT YOU WILL PROVIDE FOR THE PROJECT. AFTER YOU ENTER IN YOUR FIGURES THE TOTALS SHOW YOUR COST FOR THE BUILDING STRUCTURE IN LINES 81-85.

73	Appliances	1,147	0	1,208			1,208
74	Flooring (tile, carpet etc.)	2,229	2,229	4,459			4,459
75	Trim materials	1,728	1,152	2,880			2,880
76	Landscaping & sodding	669	1,003	1,672		\$1,003	669
77	Wood Deck or Patio	325	325	650	\$325		325
78	Asphalt driveway	557	557	1,393			1,393
79	Miscellaneous	3,669	3,669	7,338			7,338
80	Total materials cost	\$47,788					
81	Total labor cost		\$45,194				
82	Building cost (contractor built)			\$92,887			
83	Materials provided (owner-builder)				\$325		
84	Labor provided (sweat equity)					\$6,363	
85	Owner builder net cost						\$86,199

87	Square foot cost-local contractor	\$74.00
86	Square foot cost-owner-builder	\$57.90

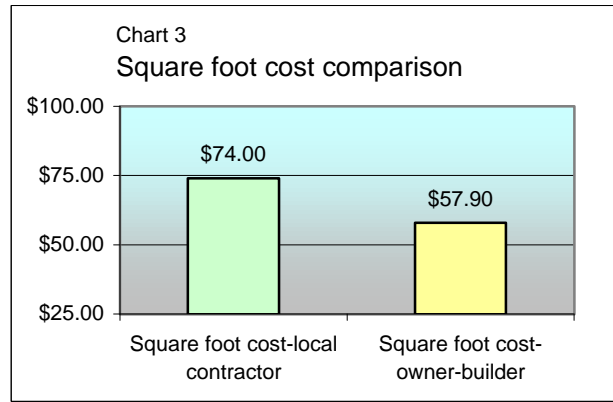


Table 5 Cost comparison of a contractor built vs. an owner-builder home. There are several areas to save money and other areas that might cost more. Your square foot cost will change depending on your choices above. See accompanying notes.

Table 5. Cost Comparison CB v OB				
Individual cost items % savings	A Cost in \$	B Actual cost	C Savings	
88	Cost of land	\$33,000	\$33,000	\$0
89	Building cost			
90	Financing			
91	Overhead and general expense			
92	Marketing Cost			
93	Sales Commission			
94	Profit	\$15,594	\$0	\$15,594
95	Project Cost (Contractor built)	\$162,500		
96	Project cost (Owner-builder built)		\$125,699	
97	Savings (before adjustments)			\$36,801
98	Subcontractor expense factor	10%	\$8,619.94	
99	Net cost (Owner-Built)		\$134,319	
100	Net Saving after sub factor			\$28,181

HERE IS WHERE YOU CAN ENTER YOUR ESTIMATED EXPENSES AND CALCULATE YOUR SAVINGS.

Table 6. Building Options		
Options cost	\$/sf	\$

Table 6. Building Options. These options will have a major impact on

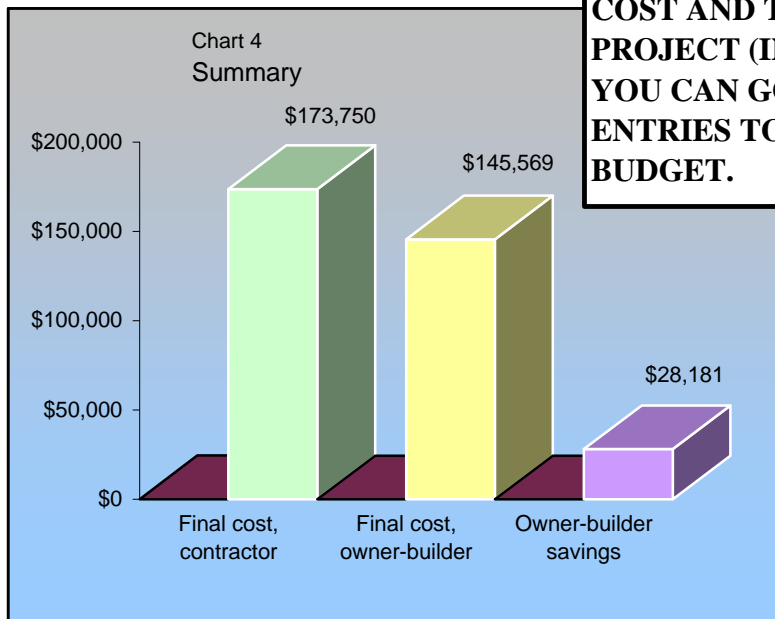
101	Unfinished basement cost	10	
102	Slab on grade cost	(3)	
103	Unfinished bonus room cost	25	
104	Foundation options	sf	
105	<input checked="" type="radio"/> Unfinished basement	500	5,000
106	<input type="radio"/> Slab on Grade		0
107	<input type="radio"/> Crawlspace foundation		0
108	Other options	sf	
109	<input checked="" type="checkbox"/> Unfinished bonus room	250	6,250
110	<input type="checkbox"/> Three car Garage		0
111	Option 1		
112	Option 2		
113	Brick/Vinyl (25/75) ▼		0
114	Options total		\$11,250

the final price and the price per square foot. Select the options that apply to your project. Line 101 shows a cost per square foot of unfinished basement space. Line 102 gives a deducted cost for a house built with a slab on grade foundation.

Summary

Table 7. Summary		Cost	\$ Sq. ft.
115	Final cost, contractor	\$173,750	77.57
116	Final cost, owner-builder	\$145,569	61.47
117	Owner-builder savings	\$28,181	16.10

Table 7. Summary. The Summary compares the final cost of the project vs. the contracted price and a view of the projected savings. Note that the cost per square foot may be different
87
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THE SPREADSHEET SUMARIZES THE COST AND THE SAVING FOR YOUR PROJECT (INCLUDING OPTIONS). NOW YOU CAN GO BACK AND ADJUST YOUR ENTRIES TO MEET YOUR TARGET BUDGET.

NOTES: